

Table I.B.2.a(1998) Percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.6%	78.1%	76.0%	74.0%	75.2%	79.8%	75.8%	78.1%
Industry group								
Agric., fish., forest.	74.1%	67.7%	60.8%	57.2%	58.0%	93.0%	66.6%	79.8%
Mining	94.1%	90.2%	93.4%	99.7%	91.5%	94.8%	93.2%	94.2%
Construction	75.5%	82.2%	80.4%	75.0%	66.8%	71.3%	80.9%	68.9%
Manufacturing	92.0%	83.1%	87.4%	88.4%	89.9%	94.7%	85.9%	93.0%
Transp., comm., util.	84.5%	83.6%	81.6%	79.5%	85.4%	85.3%	81.8%	84.9%
Wholesale trade	85.6%	79.1%	86.7%	85.2%	82.4%	87.7%	84.4%	86.0%
Retail trade	62.9%	70.6%	66.6%	61.6%	60.2%	62.6%	66.0%	62.0%
Fin., ins., real est.	86.0%	83.4%	65.3%	87.0%	87.4%	87.9%	78.4%	87.6%
Services	73.0%	77.7%	75.4%	69.1%	69.6%	74.7%	73.5%	72.8%
Unknown	45.1%	45.1%	*****	*****	*****	*****	45.1%	*****
Ownership								
For profit, incorporated	78.8%	80.2%	77.6%	76.0%	76.8%	80.2%	77.8%	79.0%
For profit, unincorporated	75.3%	77.8%	70.3%	63.3%	74.6%	85.4%	73.4%	77.0%
Nonprofit	72.5%	68.6%	68.5%	67.7%	70.2%	79.5%	67.1%	74.3%
Unknown	75.2%	*****	*****	85.0%	82.9%	74.4%	91.1%	75.2%
Age of firm								
Less than 5 years	71.8%	80.1%	68.3%	58.9%	69.4%	88.2%	71.3%	72.5%
5-9 years	72.8%	79.0%	74.7%	69.7%	69.2%	73.9%	76.1%	69.4%
10-19 years	75.2%	76.4%	79.2%	74.0%	73.1%	75.2%	76.6%	74.0%
20 or more years	78.9%	78.4%	76.5%	76.7%	76.7%	81.7%	76.5%	79.6%
Unknown	78.8%	46.2% *	85.2%	83.8%	77.6%	78.8%	77.3%	78.8%
Multi/single status								
2 or more locations	80.0%	76.4%	84.5%	81.9%	78.9%	80.1%	82.6%	79.9%
1 location only	72.9%	78.2%	74.8%	71.0%	67.4%	70.4%	75.0%	69.3%
Percent full-time employees								
Less than 25%	31.7%	38.0%	21.6%	26.0%	31.1%	43.4%	26.9%	34.0%
25-49%	46.6%	43.5%	43.1%	41.6%	41.9%	49.9%	43.1%	47.5%
50-74%	66.9%	61.5%	63.8%	60.7%	68.0%	70.2%	62.6%	68.4%
75% or more	83.1%	84.8%	81.9%	80.5%	81.6%	84.3%	82.1%	83.4%
Union presence								
No union employees	75.6%	77.7%	75.9%	73.9%	73.4%	77.0%	75.7%	75.6%
Has union employees	83.5%	80.7%	81.3%	77.0%	83.2%	84.6%	80.0%	83.9%
Unknown	82.3%	81.8%	70.0%	65.3%	81.6%	83.6%	71.6%	83.2%
Percent low wage employees								
50% or more low wage	46.8%	50.1%	54.4%	39.8%	39.8%	57.3%	47.1%	46.7%
Less than 50% low wage	79.9%	80.2%	78.0%	77.8%	79.2%	82.6%	78.4%	80.6%
Unknown	79.0%	79.9%	67.4%	70.4%	77.0%	79.4%	72.3%	79.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table 1.B.2.a(1998) Standard error for percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.39%	1.27%	0.62%	1.31%	0.74%	0.31%	0.90%	0.30%
Industry group								
Agric., fish., forest.	3.40%	2.88%	5.31%	5.01%	11.21%	1.62%	2.86%	4.85%
Mining	1.50%	13.95%	19.94%	14.89%	5.31%	1.41%	4.29%	1.58%
Construction	1.31%	2.17%	2.55%	2.15%	3.28%	6.06%	1.46%	2.25%
Manufacturing	0.69%	4.00%	1.30%	1.07%	0.91%	0.37%	1.96%	0.49%
Transp., comm., util.	2.07%	2.09%	2.93%	2.55%	3.28%	2.61%	1.72%	2.35%
Wholesale trade	0.92%	3.03%	2.29%	1.74%	2.53%	1.71%	1.66%	1.24%
Retail trade	0.90%	2.70%	0.81%	1.76%	1.90%	1.26%	1.68%	1.02%
Fin., ins., real est.	0.60%	1.64%	6.78%	1.31%	1.27%	1.32%	2.99%	1.06%
Services	1.10%	1.43%	1.27%	2.63%	1.64%	1.38%	1.74%	0.99%
Unknown	13.51%	13.51%	*****	*****	*****	*****	13.51%	*****
Ownership								
For profit, incorporated	0.47%	1.44%	0.85%	1.46%	0.79%	0.49%	1.05%	0.41%
For profit, unincorporated	1.18%	2.32%	2.47%	4.23%	2.88%	2.52%	1.38%	1.91%
Nonprofit	1.08%	3.65%	2.35%	1.71%	1.88%	0.98%	2.35%	0.98%
Unknown	1.84%	*****	*****	7.91%	3.79%	1.79%	25.42%	1.83%
Age of firm								
Less than 5 years	1.77%	1.45%	3.81%	2.93%	3.69%	2.81%	1.91%	3.17%
5-9 years	1.35%	1.66%	2.92%	1.22%	2.80%	5.84%	1.29%	2.35%
10-19 years	1.14%	1.49%	0.94%	1.24%	1.76%	3.02%	1.09%	1.70%
20 or more years	0.58%	2.55%	0.64%	1.98%	0.61%	0.50%	1.99%	0.45%
Unknown	0.80%	15.24% *	16.21%	2.61%	2.18%	0.87%	6.96%	0.80%
Multi/single status								
2 or more locations	0.25%	4.21%	2.19%	1.19%	0.87%	0.43%	1.79%	0.31%
1 location only	0.96%	1.31%	0.77%	1.62%	1.59%	5.76%	1.03%	1.38%
Percent full-time employees								
Less than 25%	2.93%	5.43%	6.32%	4.36%	5.73%	5.12%	2.47%	3.42%
25-49%	1.89%	1.53%	2.55%	1.15%	1.21%	3.01%	1.22%	2.13%
50-74%	0.71%	1.84%	1.75%	1.35%	2.14%	1.16%	1.45%	0.93%
75% or more	0.45%	1.24%	0.93%	1.37%	0.61%	0.66%	0.85%	0.43%
Union presence								
No union employees	0.44%	1.06%	0.54%	1.35%	0.79%	0.53%	0.89%	0.36%
Has union employees	0.81%	3.58%	3.28%	3.41%	1.58%	0.77%	2.56%	0.78%
Unknown	2.03%	6.73%	5.44%	5.37%	3.86%	1.98%	4.89%	1.91%
Percent low wage employees								
50% or more low wage	1.71%	3.28%	3.65%	2.24%	3.37%	3.84%	1.43%	2.21%
Less than 50% low wage	0.50%	1.20%	0.69%	1.13%	0.66%	0.74%	0.91%	0.43%
Unknown	0.70%	7.58%	7.02%	3.70%	2.71%	0.79%	4.51%	0.70%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

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